# Activate your myuhc.com® account

Your personalized member website, **myuhc.com,** is designed to help you manage your health plan, see what's covered and so much more. To help everyone get the most from their plan, it's important that each member age 18 and over create their own account. Use **myuhc.com** to:

- Find and estimate the cost of care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors and pharmacies
- Order prescriptions

# Download the UnitedHealthcare® app

Find nearby care options in your network, video chat with a doctor 24/7, view and share your ID card with your doctor's office, and even check your progress toward your deductible.

# Find a network PCP

A PCP is a primary care provider or primary care physician who generally knows your health history and can help guide you to the right care for your needs. Although your plan may not require you to choose a PCP, it's usually a good idea to have one.*

For help choosing a PCP, call the member phone number on your ID card. You can also:

- Sign in to **myuhc.com > Find Care & Costs**
- See location, specialty, availability and hours of operation
- Look for patient ratings and compare cost estimates

# Schedule an appointment with your PCP

A preventive care visit can be a good time to help establish your relationship and create a connection for future medical services.

**See what's covered by your plan by signing in to myuhc.com > Coverage & Benefits**

*Depending on your health plan, selection of a PCP may be required.

# Explore simple ways that may help you save

## Stay in the network

The doctors and facilities in your network may have agreed to provide services at a discount — so staying in network may make sense. Visiting an out-of-network provider could end up costing more or may not be covered at all. Sign in to **myuhc.com > Find Care & Costs** to find network providers including:

- Labs
- Hospitals
- Pharmacies
- Mental health professionals
- Network doctors

## Consider lower tier and generic medications

Choosing medications in the lower tiers of your Prescription Drug List (PDL) may help you save money. Considering generic medications instead of brand names may keep costs down.

Sign in to **myuhc.com > Pharmacies & Prescriptions** to:

- View your PDL
- See the most commonly prescribed medications covered by your plan
- Find pricing and lower-cost options

## Shop around

It's a good idea to check approximate pricing before scheduling a service, from minor procedures to major surgeries. Visit **myuhc.com > Find Care & Costs** to estimate your costs.

# Keep up on preventive care

Preventive care—such as routine wellness exams, certain recommended screenings and immunizations—is covered by most of our plans at no additional cost when you see network providers. Learn more at **uhc.com/health-and-wellness/preventive-care.**

**No computer? No problem.**
**Call the member phone number on your ID card if you don't have access to a computer or need language assistance.**

# Here's an example of how a typical health plan works

Let's take a look at an example of how a typical plan works when you receive care from a network provider. Your plan may be different than this example, so to find your specific details go to **myuhc.com > Coverage & Benefits.**

| | |
|---|---|
| **At the start of your plan year...** | **You pay 100%** |
| You're responsible for paying 100% of the amount allowed for your covered health services until you reach your **deductible,** which is the amount you pay before your health plan pays a portion. | |
| **Along the way...** | **You pay 100% of the copay** |
| You may also be required to pay a fixed amount—or **copay**—each time you see a provider or purchase a prescription. | |
| **Once you reach your deductible...** | **You pay 20%\*** |
| Your health plan starts to share a percentage of the costs for allowed amounts covered health care services with you—this is your **coinsurance.**\* | **Your plan pays 80%\*** |
| **When you reach your out-of-pocket limit...** | **Your plan pays 100%** |
| Your plan covers the costs (the allowed amount) for covered health services at 100%. Your **out-of-pocket limit** is the most you'll have to pay for allowed amounts for covered health services in a plan year—copays and coinsurance count toward this. | |

\*Your deductible and coinsurance may vary by plan or service. This example is for illustrative purposes only. Please refer to your official plan documents for coverage details.

# If you need a referral

If your ID card has the words "Referrals Required," have your PCP send us an electronic referral before you make an appointment with a specialist or other network provider. Without it, your care may not be covered and you may end up paying more. To learn what services require referrals, or to confirm that a referral has been made, sign in at **myuhc.com > Coverage & Benefits.**

# If you need prior authorization

Your plan may require prior authorization before you receive certain services or medications. Call the member phone number on your ID card or sign in at **myuhc.com > Coverage & Benefits** to check if prior authorization is needed.

# Get to know your care options and cost estimates

How much you pay for care can depend on where you get it. For serious or life-threatening conditions, call 911 or go to an emergency room. For everything else, it may be best to contact your PCP first. If seeing your PCP isn't possible, it's important to know your other care options, especially before heading to the ER.

| Care options | PCP | 24/7 Virtual Visits | Convenience care | Urgent care | Emergency room |
|---|---|---|---|---|---|
| | Care from the doctor who knows you best | See a doctor whenever, wherever | Basic conditions that aren't life-threatening | Serious conditions that aren't life-threatening | Life- and limb-threatening emergencies |
| Average cost* | $165 | Less than $49** | $100 | $185 | $2,500 |
| Hours | Varies by location | 24/7 | Varies by location | Varies by location —may be open nights/weekends | 24/7 |
| How to connect | Contact your PCP | myuhc.com/virtualvisits | myuhc.com | myuhc.com | myuhc.com |

✔ indicates the suggested place for care when it comes to the following common conditions:

| | PCP | 24/7 Virtual Visits | Convenience care | Urgent care | Emergency room |
|---|---|---|---|---|---|
| Broken bone | | | | ✔ | ✔ |
| Chest pain | | | | | ✔ |
| Cough | ✔ | ✔ | ✔ | | |
| Fever | ✔ | ✔ | ✔ | | |
| Muscle strain | ✔ | | ✔ | | |
| Pinkeye | ✔ | ✔ | ✔ | | |
| Shortness of breath | | | | | ✔ |
| Sinus problems | ✔ | ✔ | ✔ | | |
| Sore throat | ✔ | ✔ | ✔ | | |
| Sprain | ✔ | | ✔ | ✔ | |
| Urinary tract infection | ✔ | ✔ | ✔ | | |

## Stay in network, save on costs

**Need to find a network provider or PCP?** Visiting an out-of-network provider could end up costing you more for care. To find a PCP, urgent care centers and emergency rooms in your network, go to **myuhc.com. Not sure where to go for care?** Call the number on your health plan ID card.

*Source 2020: Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated $2,315.00 difference between the average emergency room visit, $2,500 and the average urgent care visit $185.) The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

**The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

Check your official health plan documents to see what services and providers are covered by your health plan.

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